Government of Saskatchewan

2006 Annual Report

Saskatchewan Corrections and Public Safety

Fire Commissioner's Office

Table of Contents

Letter of Transmittal 3

Introduction 4

Obligation to Report 4

Saskatchewan Fire Losses 5

Fire Prevention and Life Safety Education 6

Fire Investigation/Loss Statistics 7

Technical Education and Advisory Services 8

Fire Service Testing and Certification 10

Program Support 11

Partnerships 12

Future Directions 13

Tables and Charts 14

This annual report is also available in electronic format from the Department's web site at **www.cps.gov.sk.ca**

Letter of Transmittal

The Honourable Ron Harper
Minister of Saskatchewan Corrections and Public Safety

Dear Sir:

As required by *The Fire Prevention Act, 1992*, I am pleased to present the Saskatchewan Fire Commissioner's annual report for 2006. This report signifies a departure from previous reports, as it recognizes the events of transition.

In addition to reporting the recorded provincial fire statistics, the accompanying commentary also details the success of the broader related activities undertaken by the Building and Fire Safety Unit of the Protection and Emergency Services Branch. Emergency service response has become much more than fire suppression. The Unit is engaged in addressing those broader issues.

The year also marks the retirement of the long-serving incumbent, Mr. Rick McCullough as Provincial Fire Commissioner. A search for a new ambassador to promote fire safety throughout Saskatchewan is ongoing. It is perhaps fitting that a review of *The Fire Prevention Act, 1992*, commenced under the guidance of Mr. McCullough, will come to legislation under the eye of a new Fire Commissioner. Changes were due to the recommendations made by Mr. McCullough in the last months of his tenure, setting the pace for both fire and other related emergency services as they meet the challenges of the future.

Last year, Saskatchewan recorded eight deaths and 54 injuries from fire. Deaths due to fire have dropped from the previous year's total of 13, and half that of the 10-year annual average of 16. Approximately $47 million in direct property loss was also recorded, up approximately $1 million from 2005 and slightly more than the 10-year average of $46.6 million, before adjustments of the Consumer Price Index.

The good news is that the overall trend for fire losses continues downward. By focusing resources on building capacity at the local level and improving ties between all public safety interests, we realize accomplishments far greater than individual efforts and achieve our collective goals of the protection of life and the protection of property.

The Saskatchewan Fire Service, acting in conjunction with a host of other service providers, is the backbone of Saskatchewan's public safety system. Fire departments and other related emergency service providers are responding to growing demands for their services and expertise. Whether volunteer or career alike, they deserve special thanks for their commitment, passion and dedication to protecting Saskatchewan's people, property and environment from the perils of fire and other emergencies. Together, these public safety organizations rise to meet the challenges and demands of providing Saskatchewan residents the services they require.

Respectfully submitted,

William N. Hawkins
Acting Fire Commissioner

Introduction

The Department of Corrections and Public Safety was formed on April 1, 2002. The Fire Commissioner's Office (FCO) was part of Public Safety's Protection and Emergency Services Branch (PES), along with Public Safety and Sask911, the Provincial Disaster Assistance Program, the Emergency Management Organization and the Building Standards Unit. Restructuring in 2004 led to the merger of the FCO and Building Standards, forming what is now known as the Building and Fire Safety Unit.

Building and Fire Safety consists of a small team of highly-qualified individuals, who focus their activities on developing local capacity in the areas of protection of life and property, through the application of codes and standards adopted for that purpose. The Unit is comprised of a Fire Commissioner, a Chief Building Official, one Fire Prevention Officer Supervisor, six Fire Prevention Officers, one Assistant Chief Building Official, one Office Manager, one Statistical Clerk and two Administrative Support staff. The head office is located in Regina, with a branch office in Saskatoon. Members of the Building and Fire Safety Unit work in collaboration with our colleagues in PES to support municipalities and emergency responders in the delivery of a broad range of emergency services.

Obligation to Report

By statute, the Fire Commissioner's Office (FCO) is obligated to report each year on its activities, as well as the extent of fire losses in the previous calendar year. The Fire Commissioner, in accordance with *The Fire Prevention Act, 1992* (the *Act*) and *The Saskatchewan Fire Code Regulations* (the *Regulations*), provides Saskatchewan communities, fire departments and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire and other emergencies.

As prescribed by s. 5 of the *Act*, this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin and circumstances of each fire, and other information respecting each fire that the Fire Commissioner considers appropriate;
- the direct investigation of fires, or causing fires to be investigated, and holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the *Act* and *Regulations* within park lands constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979*;
- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

Saskatchewan Fire Losses

Each year, approximately 4,000 fires result in an average of 20 deaths, 60 injuries and $41 million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. However, the long-term trends associated with the number of fires, and the related dollar losses, continue to climb.

In 2006, Saskatchewan recorded eight fire-related deaths or approximately one death per 100,000 people. This number is half that of our 10-year average of 16 deaths per year. There was a slight increase in dollar losses last year, reaching a total of approximately $47.3 million, up less than $1 million from 2005. This is above our 10-year average of $46.6 million. These recorded losses are the direct costs only. They do not include estimates more than nine times this base amount, totaling about half a billion dollars in fire losses in 2006.

The leading cause of fires in the home is still cooking, although misuse of heating appliances as a fire cause continues to rise. As is generally the case, these causes are predictable and, as such, can be prevented. We will continue our efforts in calling for greater prevention, public education and effective application of codes and standards in order to reduce the human and economic losses associated with fire.

The FCO has a mandate to promote and encourage fire prevention and the protection of life and property against fire. It meets a mandate to advise and make recommendations respecting the establishment, administration and provision of suitable fire protection services for communities through the resources of Building and Fire Safety staff. As well, Building and Fire Safety advises municipalities in matters of training, equipment and apparatus. Building and Fire Safety provides assistance and advice to local authorities through leadership, education and support in meeting their fire prevention, protection and suppression goals and building safety needs.

The primary focus of Building and Fire Safety is development of municipal capacities to provide effective and efficient programs for their communities. In addition to overall program support, resources are directed at the following major areas:

- Fire Prevention
- Fire Investigation/Loss Statistics
- Technical Education and Advisory Services
- Fire Service Certification
- Codes and Standards
- Building Official Licensing
- Building Bylaw Approval
- Information Services

Fire Prevention and Life Safety Education

The goal of every fire department in Saskatchewan is to save lives and property. Having long recognized the merits of public education and prevention activities, prevention is the single activity with the greatest potential for reducing losses from the destructive force of fire. A proactive approach to prevention has proven successful from both the public safety and economic points of view. As a result, fire and life safety education is an integral component of each fire department's role in their community. Building and Fire Safety assists communities with their programs, ensuring they have the information and materials necessary to inform citizens about preventing fires and how to act if fire breaks out.

Analysis of fire data collected and information gathered is used to influence local and national fire and life safety campaigns. In collaboration with staff from the Public Safety and Sask911, Protection and Emergency Services (PES) undertakes a lead role in the development and co-ordination of provincial public education campaigns for fire safety. As the lead agency, PES supports local fire departments with programs and resource materials that enable them to deliver public education and prevention programs. Co-ordination of delivery of these programs is provided by the Public Safety and Sask911 Unit. Building and Fire Safety provides direction and works closely on the development and delivery of these campaigns.

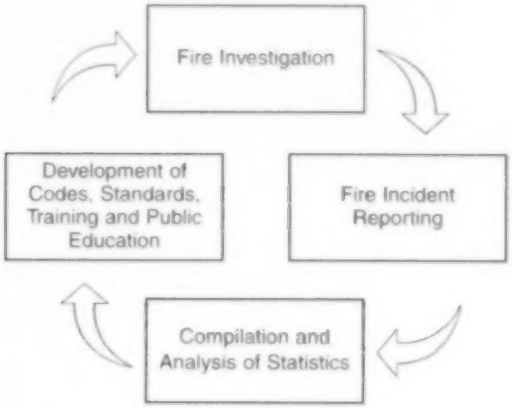
Fire Prevention Week activities in October focused on the theme "Prevent Cooking Fires – Watch What You Heat!" Advertisements were again presented in local newspapers and public service announcements given to local media outlets across the province. As well, good use was made of the Department's web site with a variety of resource materials made available for download. Kits and information packages were available from Building and Fire Safety, Fire Prevention Canada and the National Fire Protection Association. These included local media ads, Fire Prevention Week information, home safety inspection checklists, do-it-yourself escape plans, materials for local contests and fire safety activities for children.

Along with public education and awareness campaigns, regular code enforcement is essential in maintaining local fire safety. Lives are saved and property losses reduced by the effective work of the local authority. The local authority meets these objectives by promoting and encouraging application of codes and standards to new construction, fire inspection and enforcement programs of existing buildings. Building and Fire Safety engages local authorities with assistance, advice and support. This enables the local authority to develop capacity and self-sufficiency in applying provisions of the National Building Code and National Fire Code, which effectively eliminate hazards and risks within the built environment.

Although building owners are required to comply with the national codes as adopted by the province, municipalities are given powers to ensure those code requirements are met. Building and Fire Safety staff work closely with local Fire Chiefs, building officials and other municipal officials in carrying out the obligations of *The Fire Prevention Act, 1992* and *The Uniform Building and Accessibility Standards Act*. To support the activity of routine fire inspections at the local level, Building and Fire Safety developed an enhanced inspection-training program in co-operation with building officials. These partnerships have allowed Building and Fire Safety to develop better reference and resource material for fire inspectors across the province.

Fire Investigation/Loss Statistics

Fire investigation and the accurate identification of cause, origin and circumstances of a fire are fundamental to protecting lives and property, and are necessary for preventing future occurrences of similar fire incidents. Proper fire cause, origin and circumstance determination are also essential for the compilation of meaningful fire statistics. The analysis of this information forms the basis of continued improvements in fire prevention, national codes, standards, training and public education programs as depicted by the following model.


Fire Investigation
Development of Codes, Standards, Training and Public Education
Fire Incident Reporting
Compilation and Analysis of Statistics

In support of its lead role in the development and advancement of fire investigation, fire incident reporting and compilation/analysis of fire incident statistics, Building and Fire Safety continues to work at improving the gathering, cataloguing and distributing of fire incident information.

Each year, Fire Prevention Officers dedicate themselves to the investigation of fires in order to determine cause, origin and circumstances. In 2006, Building and Fire Safety was directly involved in more than 70 high-level fire investigations. These investigations focused on fires involving deaths, significant financial loss, arson or suspicious circumstances, as well as those fires affecting provincially-owned, leased or occupied properties. Much time is invested in determining cause and origin, in order to find suitable ways to prevent future fire losses. Many of these investigations were in conjunction with insurance companies, police departments and other agencies with vested interest in determining the cause and origin of the fire. The support provided in fire investigations is initiated by local Fire Chiefs, in their role as Local Assistant to the Fire Commissioner.

Under provisions of *The Fire Prevention Act, 1992*, each municipality is obliged to have a Fire Chief or Local Assistant to the Fire Commissioner. These people become agents for the Fire Commissioner and are instrumental in carrying out local fire prevention and suppression activities. It is important they be properly trained and supported to carry out their duties.

To address this need, work began on updating the Local Assistant's Handbook (LAH) and, more importantly, the development of qualification criteria and orientation materials for new Fire Chiefs. Several sections of the LAH have been updated and posted to the web site for easy access and reference by Fire Chiefs.

Ongoing fire investigation training is provided by the Fire Prevention Officers with significant emphasis placed on proper identification of fire cause and origin. Demand for this training continues to grow and, as a result, we have seen improvements in the quality of fire reporting. Last year, more fire service personnel than ever attended fire investigation workshops. These workshops were held in Kindersley, Buckland, Estevan, Humboldt and Fort Qu'Appelle. As well, a mentoring program designed to help investigators gain necessary field experience continues. The ability to conduct more comprehensive investigations and reporting leads to improved collection of statistics, and confidence among investigators in their own skills results in improved determination of cause and origin.

Technical Education and Advisory Services

The primary focus of technical education and advisory services is to assist fire officials, building officials and municipal officials in delivering effective building and fire safety programs in their community. Building and Fire Safety provides services that enhance municipal capacity by providing these officials with the tools to assess services and identify gaps in the delivery of effective building and fire safety programs for their citizens.

A list of technical and code-related items has been developed based upon the numerous daily questions and calls received by Building and Fire Safety, along with topics of interest identified across the province by the fire service, building officials and others. Feedback from inspection workshops also highlights areas where local authorities require assistance in interpretation or advice on enforcement and application of the codes, standards, acts and regulations.

A number of advisory bulletins and commentaries have been developed to provide: discussion, guidance, recommendations, considerations, options or technical interpretation and explanation of regulatory requirements for application of the National Fire Code (NFC) and the National Building Code (NBC). Topics include the following:

- Calculating Safe Occupant Loads
- Fire Department Response to Clandestine Drug Labs
- Display Fireworks – A Guide for Local Assistants
- Fuel Dispensing Stations on Residential Property
- Residential Care Facilities Inspections
- Inspection of Spray Paint Facilities
- Solid Fuel Appliance Inspection Guide
- Fire Service Dispatch Considerations
- Kitchen Fire Suppression Systems
- Defend in Place Strategies: "Stay or Go"
- Smoke Alarm Selection: Photo-electric or Ionization
- Factory Built Houses
- Pre-Engineered Steel Buildings
- Farm Buildings
- Arenas Used for Trade Shows
- Child Care Facilities
- Care Homes
- Combustible Drain, Waste and Vent Piping
- Automatic Sprinklers in Care Homes
- Emergency Exit Hardware
- Wandering Patient Protection Systems
- Barrier-Free Design Requirements
- Barrier-Free Requirement in Residential Occupancies
- Preserved Wood Foundations
- Pine Shakes
- Bedroom Windows
- Dwelling Units
- Zoning Bylaw Implications for Building Bylaws

The majority of these bulletins and commentaries were developed by Building and Fire Safety staff and posted to the web site. During 2006, most stakeholders took advantage of these and the other tools on our web site. This medium has proven very effective, with more than 500 hits each month directed at web pages of the Building and Fire Safety Unit.

Support continues to grow among municipalities for local delivery of fire safety and other programs. Building and Fire Safety staff provides the advice and support necessary to ensure delivery of quality building and fire safety services at the local level. The Unit has placed emphasis on developing self-sufficiency at the local level by providing support for local authorities. This is done through continued risk assessment and risk management advisory services, along with ongoing support for essential fire training, prevention, public education, inspection and investigation activities. Building and Fire Safety also assisted with master planning for several communities by analyzing fire department management, supporting and encouraging self-evaluation, and promotion of increased capacity through regionalization efforts.

In 2006, PES worked with representatives of Saskatchewan Environment (SE), Government Relations (GR), and the Saskatchewan Association of Rural Municipalities (SARM) to develop a sustainable response capability for preventing and fighting woodland fires. Efforts to develop a mutually-acceptable funding mechanism that would cover the significant costs associated with woodland fire suppression were unsuccessful. However, PES, along with other provincial government partners, played a lead role in the development and delivery of woodland fire fighting training packages for municipalities in woodland/urban interface areas, and staff continues to provide support to individual municipalities regarding preparedness, response strategies and equipment purchases.

Codes and standards issued by standards development organizations such as the National Fire Protection Association (NFPA), National Research Council (NRC), Underwriters Laboratories of Canada (ULC) and the Canadian Standards Association (CSA) are reviewed by staff regularly, prior to their adoption. This allows for effective input and sanctioning of proposed measures identified by the standard. Staff continues to play a key role in Canada's national model code development system by participating on committees, providing feedback on proposed changes and hosting local code seminars with stakeholders.

Last year, in preparation for adoption of the most recent editions of the NBC and NFC, PES played a role in hosting technical seminars offered by the National Research Council (NRC) and later, in partnership with the Saskatchewan Building Officials Association (SBOA), delivered seminars on the transition from the existing code format to the new objective-based format.

Fire Service Testing and Certification

One direct responsibility of the FCO is the testing and certification of fire service members through both provincial and internationally-recognized evaluation systems. The International Fire Service Accreditation Congress (IFSAC) has accredited the FCO to certify emergency responders in 15 fire service program areas. This allows the FCO to issue certificates in accordance with internationally-recognized professional qualification standards. Through 2006, the FCO invested significant human resources in preparing for reaccreditation by IFSAC in 2007.

The FCO provides an Evaluation and Certification Guide (ECG) for all fire department members, be they career, paid-on-call or volunteer, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and relevant standards;
- development of the process for certification related to recognized standards;
- ongoing establishment of policies for certification;
- expansion, validation and maintenance of the evaluation system (exam bank, practical Job Performance Requirements (JPRs) and practical skills evaluation);
- application to IFSAC for authority to certify additional program areas;
- conformance to the rules for certification under IFSAC;
- co-ordination of continued qualification for certified persons;
- co-ordination and scheduling of certification programs;
- co-ordination of site visits and administrative reviews by accreditation entities; and
- development of informational packages and seminars on certification.

The demand for certification services continues to grow. More and more members of the fire service see the merits of certification, both for the formal recognition of their accomplishments and as the best way to meet the increasing demands for professional qualification in recognized standards. During 2006-07, 41 certification programs, covering nine fire service subject areas were conducted, with 191 firefighters certified.

Program Support

Building and Fire Safety program support activities include a variety of services to local authorities, Fire Chiefs, fire departments, building officials, building departments, government departments and members of the public, as well as other agencies and parties interested in reducing fire losses.

As mentioned previously, Building and Fire Safety maintains and analyzes reports of all fire losses in the province. Ongoing statistical analysis is conducted and records are maintained regarding not only fire deaths and injuries, but the cause, origin and circumstances of each fire as well. The information gathered from fire reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as: flame-resistant children's pyjamas; child-resistant lighters; flame-resistant tent materials; and flame-resistant carpeting. This information also supports the development of new fire safety legislation and regulations, revisions to building and fire codes, training programs for firefighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

Fire loss information is widely distributed and used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties.

To support the evaluation and certification of emergency responders, the FCO ensures that certification records are maintained for all firefighters involved in testing programs. Topical fire safety and public education information linked to seasonal activities, identifying topics of current interest in the areas of firefighter safety and fire department operations, is shared through direct contact, the web site and other means with the fire service.

Partnerships

Building and Fire Safety relies on partnerships to assist with the delivery of effective province-wide building and fire safety programs. These co-operative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. These partnerships are critical to the future delivery of Building and Fire Safety services and programs. Strengthening existing partnerships and building new ones provides opportunities to lower costs, reach new clients, sustain existing programs and improve services.

The partnership with Local Assistants and Fire Chiefs is an essential component of the fire incident reporting system. Through the co-operation of Local Assistants in reporting fires, we can identify needs and offer quality programs and services based on fire loss statistical analysis. The result is improved targeted public education campaigns, opportunities for improved response training, and improvements to building and fire codes.

Along with our internal government stakeholders, we work with a number of external partners. Some of these include: fire service personnel, municipal administrators, building officials and their association, fire service associations and municipal associations. PES works closely with the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), the Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance – Special Investigation Unit (SGI-SIU) and First Nations, among others.

In maintaining partnerships with these groups and other key stakeholders, Building and Fire Safety provides ongoing support to several provincial associations, including the Saskatchewan Association of Fire Chiefs (SAFC), the Saskatchewan Volunteer Firefighters Association (SVFFA) and the Canadian Association of Fire Investigators (CAFI), and the Saskatchewan Building Officials Association (SBOA). Building and Fire Safety staff members liaise with the executives of these associations, as well as with various groups within their organizations. Staff is actively involved in several meetings throughout the year, serving as the main point of contact between the Building and Fire Safety and the respective association.

Additionally, Building and Fire Safety maintains its working relationship with the RCMP, local police services and insurance companies by providing them with training and technical assistance in the investigation of fires and application of codes and standards in the prevention of fires and building failures.

Future Directions

As part of PES, Building and Fire Safety will continue to work with communities, businesses, emergency response agencies, associations and government departments throughout the province to ensure a high degree of co-operation exists for the common purpose in the protection of life and the protection of property. Building and Fire Safety staff will provide leadership and direction to these groups, placing greater emphasis in the areas of public education and training.

Building and Fire Safety will continue to gather and report fire loss statistics, to encourage improvement in the collection of data from Local Assistants and work with all agencies to see more effective application of codes and standards to reduce further both human and property losses from fire.

Promotion of greater regional co-operation and resource sharing will be undertaken through the leadership of PES in a collaborative effort with government agencies and partners. This will allow more municipalities to deliver services that they otherwise could not afford to provide. Supporting efforts to develop and organize a volunteer structure within each municipality and region will serve to do this. Such efforts are needed in order to secure a large and sufficiently broad volunteer base to enhance community support in the delivery of fire prevention and education programs.

Building and Fire Safety will work co-operatively with others in an effort to improve the inventory of fire and emergency service equipment and collect information on response capabilities. This information will assist municipalities with determining their next steps, as they focus on improvements in their respective emergency response capacities, and will allow PES the ability to identify gaps in service delivery across the province, further supporting the formation of regional response groups and mutual aid districts. This work will be done in conjunction with local authorities and in parallel with our commitment to develop capacity at the local level.

The introduction of objective-based building and fire codes, coupled with a new code development process, presents several opportunities to re-engage many of our stakeholders in the regulatory process. We will be working closely with them as we ready ourselves for the introduction of new, objective-based codes.

The Fire Service Joint Council was re-established by Minister's order for six years with representation from the fire service community, including volunteer, paid-on-call and career firefighters and Fire Chiefs. In addition to providing a united voice to government on fire and safety-related matters, this group continues to identify ways of improving the effectiveness of fire protection programs and services that will reduce losses.

Tables and Charts

Table 1: Fire Losses by Fixed Property Use 15

Figure A: Most Frequent Property Classes Involving Fire Losses 19

Figure B: Losses by Day of Week 19

Figure C: Losses by Month 20

Table 2: Fire Fatalities by Sex and Age 20

Table 3: Fire Injuries by Sex and Age 20

Table 4: Fire Casualties by Time of Day 21

Figure D: Fire Fatalities and Injuries by Month 21

Table 5: Fire Fatalities by Fixed Property Use 21

Table 6: Fire Fatalities by Act or Omission 22

Table 7: Fire Fatalities by Ignition Scenario 22

Table 8: Action/Condition of Fire Fatality 23

Table 9: Fire Injuries by Fixed Property Use 23

Table 10: Fire Injuries by Act or Omission 24

Figure E: Trends in Fatalities and Injuries 25

Table 11: Initial Detection 25

Table 12: Equipment Performance 26

Table 13: Fire Loss by Source of Ignition 27

Table 14: Fire Loss by Act or Omission 30

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI) 32

Figure F: Annual Losses Adjusted by Consumer Price Index (CPI) 33

Figure G: 20-Year Fire Record – Number of Fires 34

Figure H: 20-Year Fire Record – Property Loss (Non Adjusted) 34

Table 16: Large Loss Fires over $250,000 35

Table 17: Property at Risk versus Claims Paid 38

Table 1: Fire Losses by Fixed Property Use

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Agricultural products storage – unclassified	2	$ 250,000		
Agricultural products bulk storage (excludes barns)	6	97,220		
Agricultural products loose or bagged – for storage	3	5,000		
Amusement, recreation place – unclassified	6			
Animal barn, cattle, pigs, horses, dog kennels, other livestock	21	312,019		
Apartment, tenement, flat – three to 20 units with business	8			
Apartment, tenement, flat – one or two unit without business	19	157,024	2	
Apartment, tenement, flat – 20+ units	16	40,458		
Apartment, tenement, flat – three to 20 units without business	45	413,544	3	
Arena, stadium, amusement/entertainment tent	3	21,050		
Art gallery	1			
Asphalt coal production	2	2,000		
Automobile (includes car and ambulance)	342	1,179,028		
Barbecue (outside)	5	5,844		
Bank	1			
Barn storage (excludes silo and animal barn)	2	6,900		
Basic metal products manufacture	1			
Basic nonferrous metals manufacture	1			
Boat building vessels (20m and under)	2	9,450		
Books newspapers drugs specialty sales	2	300,000		
Bridge overpass trestle	1	100		
Brush and grass on open land, field (excludes forest)	212	64,946	1	
Buildings under construction	2	10,000		
Buildings under demolition	1			
Bunkhouse and workers barracks	2	13,000		
Bus, trackless trolley	2	23,000		
Business and personal services facility – miscellaneous	3	59,436		
Camping trailer (tent trailer)	1	40,000		
Chemical fertilizer mineral mine	1	4,000	1	
Chemicals, petroleum, paints, plastics – unclassified	1	10,000,000		
Children's playhouse	1			
Church, chapel	2	75,000		

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Church hall	1	$ 1,000		
College, university	2		2	
Construction equipment (excludes crane, grader)	3			
Country club (includes country club facilities)	1			
Cow, cattle and pig production (excludes milk processing)	3	52,000		
Crops, orchards, straw stacks, haystacks or bales	121	195,912		
Drilling rig seismic (petroleum and gas only)	1	24,605		
Dumps (excludes enclosures to burn)	2			
Dwelling farm (one-family)	5	85,000		
Dwelling one- and two-family – unclassified	18			
Dwelling seasonal use – in season (one-family)	5	94,000		
Dwelling year-round use (one-family)	397	10,656,934	22	3
Dwelling year-round use (two-family)	6	78,000		
Electric light and power distribution system	4			
Elementary school (includes combined kindergarten)	5	210,000		
Elevators, grain, commercial	2	90,000		
Farm facility – unclassified	2			
Farm tractor and equipment, grain dryer, harvester, etc.	275	5,664,412		
Fences, poles, railroad ties	12	4,060		
Food, beverage sale – unclassified	4	558,750		
Forest, standing timber	1			
Furniture, appliance, hardware sales – unclassified	1	65,200		
General auto parking garage (excludes repair shops)	2	1,551		
General business office	2	6,000		
General maintenance shop	1	40,000		
General truck, non-flammable cargo	346	2,550,320	1	1
Grain mill products manufacturing	1	1,500		
Ground transport vehicle – unclassified	3	10,375		
Groundskeeping equipment	3	15,200		
Home for the aged with nursing staff	1		1	
Home for the aged without nursing staff	1			
Hotel, inn, lodge – unclassified	1			

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Hotel, inn, lodge – year-round use	5	$ 819,000	1	
Individual residential parking in one-storey garages	122	1,620,682	4	2
Industrial manufacturing properties – unclassified	7	580,000		
Industrial truck, forklift, street sweeper, garbage, skidder, gravel	3	49,000		
Jail	1	5,000		
Job printing publishing	1			
Large variety store	1	100		
Laundry (self-serve)	4	172,500		
Machinery manufacturing, no electrical machinery and appliances	1	250,000		
Mall (includes only the common public area)	2	26,500		
Marine service station, refuelling station	1	20,000		
Market, grocery stores	1			
Medical health research, scientific office	1	140,000		
Mercantile miscellaneous – unclassified	2	155,000		
Metal products, electrical appliances – unclassified	1	100,000		
Mining, quarrying – unclassified	1			
Miscellaneous – unclassified	139	12,000	1	1
Mobile home	34	359,642	2	
Motor hotel, motel – three to 20 units	1	8,000	1	
Motor hotel, motel – unclassified	1	11,500		
Motor vehicles, boats, sales and service (includes farm implements)	3	1,702,000		
Motor home, camperized van	2	228,120		
Motor vehicle repair garage, paint shop, no car washing	5	381,900		
Motorcraft (20m and under over-all length), no outboards	1			
Motorcycle	3	700	1	
Non self-propelled vessel (excludes sailboat)	1	5,330		
Office – unclassified	2	640,838		
Outbuildings – unclassified	13	164,974	2	
Outdoor property – unclassified	27	1,588		
Paints and varnishes	1			

Table 1: Fire Losses by Fixed Property Use (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Petroleum refineries (Strathcona Refineries)	1			
Plastic products manufacture	1			
Poultry egg production	2	$ 1,501,000		
Public service station (excludes marine service)	1	247,000		
Quonset	9	281,900		
Rail transport vehicle and equipment – unclassified	1	100,000		
Recreation hobby supplies – unclassified	1	2,400		
Recreational vehicle	26	235,833	2	
Repair shop, laundry dry cleaner – unclassified	13	316,218	1	1
Residential miscellaneous – unclassified	12			
Restaurant	11	821,500		
Rooming, boarding, lodging house – four to eight roomers	1	12,464		
Sanatorium, sanitarium nursing or convalescent home	1	500		
Sanitary service, no small rubbish barrels/incinerators	6	750		
Sawmill, planing mill, wood products mill	2	500		
School, college or university dormitory	1			
Semi-trailer truck	12	326,492		
Shed (includes implement shed)	46	259,953	1	
Silo on farm (excludes bulk storage of grain)	2	15,500		
Slaughtering, preparing, preserving of meat and poultry	2			
Snowmobile	2	6,500		
Specialty food store	2	77,000		
Storage properties – unclassified	12	103,000	4	
Trash and rubbish (excludes industrial facilities)	395	27,110	1	
Travel trailer, holiday trailer	2	14,300		
Trees, shrubs (includes individual trees only)	10			
Tunnel (includes underpass over 30m in length)	1	6,000		
Unknown property class – not reported	10	38,590		
Vacant property without contents or condemned	29	725,540		
Vehicles storage – unclassified	8	89,500		
Warehouse	4	1,115,000		
Wood, furniture, paper and products – unclassified	1	3,000		
Total	**2,963**	**$47,275,762**	**54**	**8**

Figure A: Most Frequent Property Classes Involving Fire Losses

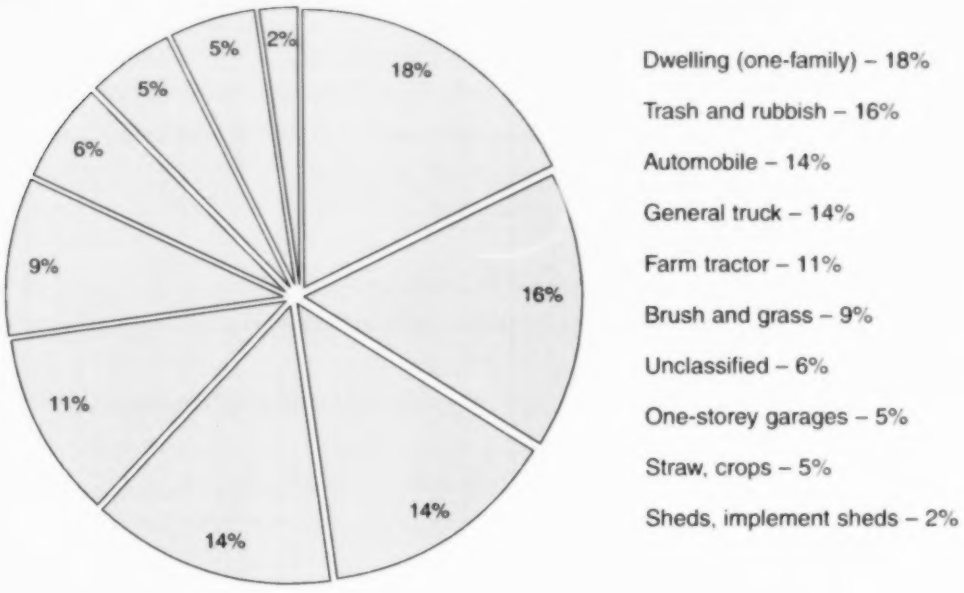


Figure B: Losses by Day of Week

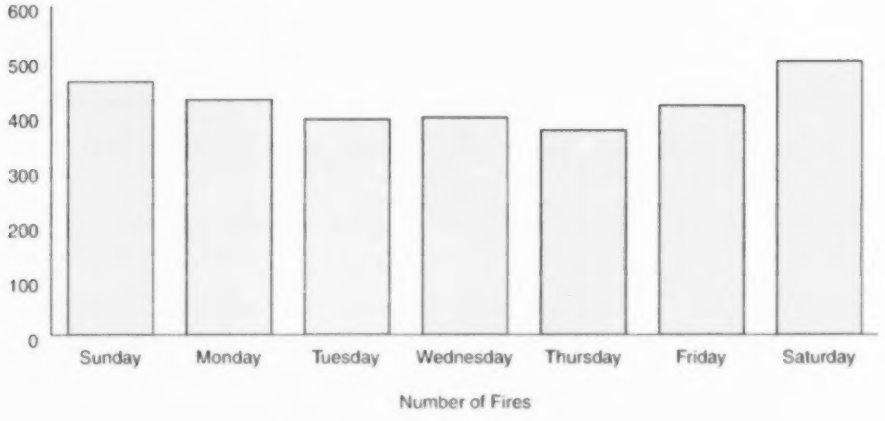
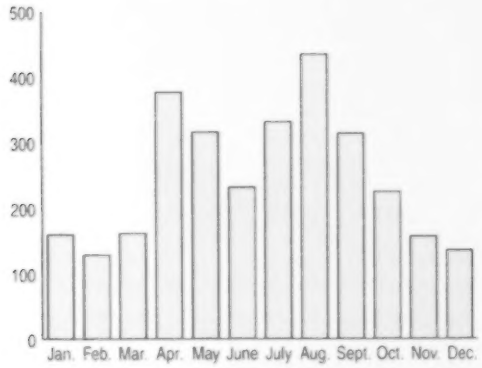
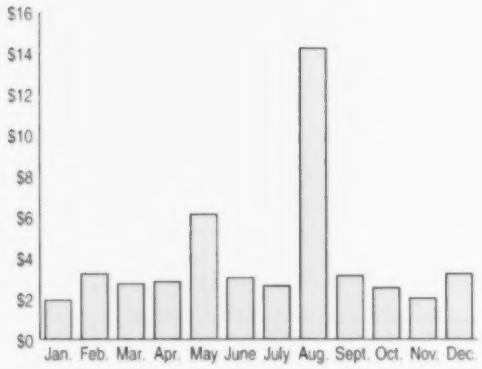


Figure C: Losses by Month



Number of Fires



Dollar Loss (in millions)

Table 2: Fire Fatalities by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	Over 65	Total
Female					1						1
Male	2			1			1		1	2	7
All	**2**			**1**	**1**		**1**		**1**	**2**	**8**

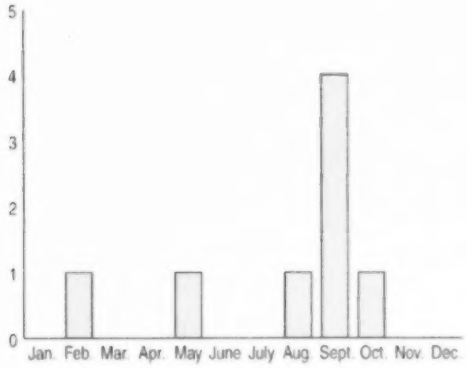
Table 3: Fire Injuries by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	Over 65	Total
Female	1		1	1	1	3	3	1	1		12
Male	1		2	1	2	2	5	3	1	3	20
Sex/age was not reported											22
All	**2**		**3**	**2**	**3**	**5**	**8**	**4**	**2**	**3**	**54**

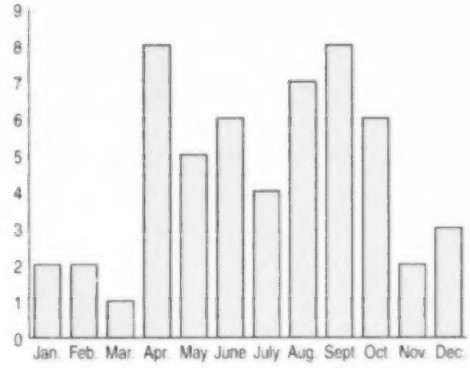
Table 4: Fire Casualties by Time of Day

			Fire Deaths		Fire Injuries	
Time Periods	**# of Fires**	**Per Cent**	**# of Fires**	**Per Cent**	**# of Fires**	**Per Cent**
10:30 p.m. – 6:29 a.m.	741	25.0			9	17.0
6:30 a.m. – 2:29 p.m.	779	26.3	5	62.5	21	39.0
2:30 p.m. – 10:29 p.m.	1,125	38.0	3	37.5	23	43.0
Unknown	318	10.7			1	1.0
Total	**2,963**	**100.0**	**8**	**100.0**	**54**	**100.0**

Figure D: Fire Fatalities and Injuries by Month



Deaths



Injuries

Table 5: Fire Fatalities by Fixed Property Use

Dwelling year-round use (one-family)	3
General truck	1
Individual residential parking in one-storey garages	2
Miscellaneous	1
Repair shop, laundry dry cleaner	1
Total	**8**

Table 6: Fire Fatalities by Act or Omission

Asleep	1
Improper storage (gas too close to ...)	1
Miscellaneous	2
Misuse of source of ignition	2
Physical or mental disability	1
Vehicle crash – cannot be determined	1
Total	**8**

Table 7: Fire Fatalities by Ignition Scenario

Source	Material	Act	Property Class	No. of Deaths
Igniting object – cannot be determined	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Appliances and equipment – unclassified	Material first ignited – cannot be determined	Act or omission – cannot be determined	Dwelling year-round use (one-family)	1
Smoker's material	Furniture (includes chesterfield, sofa, couch)	Asleep	Dwelling year-round use (one-family)	1
Igniting object – cannot be determined	Material first ignited – cannot be determined	Vehicle crash	General truck	1
Toaster, waffle iron	Material first ignited – cannot be determined	Misuse of source of ignition	Individual residential parking in one-storey garage	2
Match, lighter – cannot be determined	Material first ignited – cannot be determined	Physical or mental disability (suicide)	Miscellaneous – unclassified	1
Igniting object – cannot be determined	Gasoline	Improper storage (gas too close to ...)	Repair shop, laundry dry cleaner – unclassified	1
Total				8

Table 8: Action/Condition of Fire Fatality

Condition	Number	Per Cent
Awake and no physical/mental impairment at time of fire	1	13
Condition of casualty – unclassified	1	13
Condition of casualty – unknown	2	25
Impairment by alcohol, drugs or medication	2	25
Too young to react to fire emergency	2	25

Table 9: Fire Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment tenement flat – one or two unit – without business	1	1		2
Apartment tenement flat – three to 20 unit – no business	2	1		3
Brush and grass on open land, field (excludes forest)			1	2
Chemical fertilizer mineral mine		1		1
College, university		1	1	2
Dwelling year-round use (one-family)	11	9	2	22
General truck	1			1
Home for the aged with nursing staff	2			2
Hotel, inn, lodge – year-round use	1			1
Individual residential parking in one-storey garages	1	1	2	4
Miscellaneous	1			1
Mobile home	1		1	2
Motor hotel, motel – three to 20 units	1			1
Outbuilding – unclassified		2		2
Recreational vehicle			2	2
Repair shop, laundry dry cleaner		1		1
Shed	1			1
Storage properties		4		4
Trash and rubbish		1		1
Total	**23**	**22**	**9**	**54**

Table 10: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Accident		1	2	3
Asleep – suspected use of alcohol, drugs or medication	1			1
Child playing with open flame	1		1	2
Combustible placed too close to heat	1			1
Electrical short circuit/overloaded extension cord/failure	2			2
Fuel spilled accidentally			1	1
Hot exhaust/catalytic converter caught grass or vehicle on fire		2		2
Human failing – unclassified	3	2		5
Ignorance of hazard	2			2
Improper storage		1		1
Inadequate control of open fire	1	1		2
Incendiary	1	1		2
Mechanical/electrical failure, malfunction	2	2		4
Miscellaneous		10	1	11
Misuse of equipment	2			2
Misuse of source of ignition	4	1	1	6
Part failure, leak, break	1	1		2
Physical or mental disability (suicide)	1			1
Smoker's material	1			1
Suspected impairment by use of alcohol, drugs or medication			1	1
Suspicious			1	1
Torch too close to ...			1	1
Total	**23**	**22**	**9**	**54**

Figure E: Trends in Fatalities and Injuries

10-Year Average for Saskatchewan Fire Deaths and Injuries

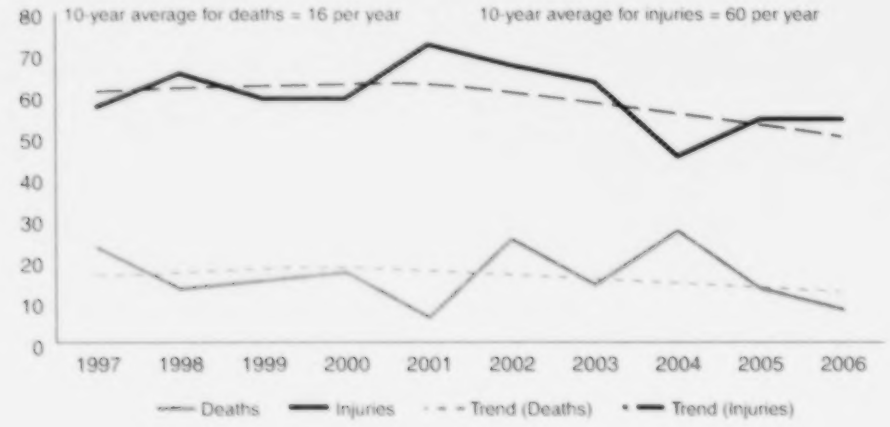


Table 11: Initial Detection

Initial Detection	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Not reported	5						$ 22,000	
Automatic system other than sprinkler	1							
Initial detection – cannot be determined	5							
Initial detection – unclassified	3							
Smoke alarm-single station not to fire alarm system	14	1						
Smoke detector device – connected to a fire alarm system	8							
Visual sighting or other means of personal detection	2,927	99	8	100	54	100	47,253,762	100
Total	**2,963**	**100**	**8**	**100**	**54**	**100**	**$47,275,762**	**100**

Table 12: Equipment Performance

	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	Dollar Loss	% of Total
Equipment present but fire too small to require operation	16	1.0					$ 68,236	0.1
Equipment operated	124	4.0	1	12.0	4	7.0	2,952,780	6.3
Equipment should have operated, but didn't (no battery in smoke detector)	19	1.0			3	6.0	348,878	0.7
No equipment present in structure or area of origin of fire	696	23.0			3	6.0	5,184,790	11.0
Not a structure – no equipment	1,783	60.0	5	63.0	19	35.0	27,341,672	57.9
Performance – cannot be determined	282	10.0	2	25.0	24	44.0	9,746,490	20.6
Performance – unclassified	40	1.0			1	2.0	112,916	0.2
Structure no equipment	3						1,520,000	3.2
Total	**2,963**	**100.0**	**8**	**100.0**	**54**	**100.0**	**$47,275,762**	**100.0**

Table 13: Fire Loss by Source of Ignition

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Appliances and equipment – unclassified	37	$ 1,093,974	1	1
Attached structure (exposure)	10	132,799		
Barbecue starter	8	120,844	1	
Battery, rectifier	15	122,755		
Bearing, belting, conveyor, brake (tire spinning & overheating)	173	2,066,452	2	
Candle, taper	21	294,828	1	
Central air conditioning and refrigeration equipment	8	14,708		
Central heating unit (furnace/boiler/stoker)	18	10,827,715	1	
Chemical reaction, spontaneous combustion	9	361,900	2	
Chimney – cannot be determined	5	24,107		
Cooking equipment – unclassified (wood burning stove, meat smoking equipment)	10	426,000		
Cutting torch	12	48,918		
Deep fat fryer – separate appliance	2			
Detached structure (exposure)	39	583,900		
Dryer for clothes	22	846,498	1	
Electrical distribution equipment – unclassified (car cigarette lighter)	123	3,166,909	3	
Explosive	3	22,275		
Exposure – unclassified	26	151,198		
Factory built chimney	6	35,000		
Fireplace	10	241,529		
Fireworks/sparklers – cannot be determined	5	55,000		
Flare	1			
Flue pipe, vent connector	1			
Fluorescent lamp (includes ballast)	1	150,000		
Food warming appliance, portable	3	9,500		
Forest, tree(s) (exposure)	1	26,000		
Grass, shrub, brush, scrub (exposure)	6	29,585		
Heating equipment – unclassified	9	168,800	2	
Hot ashes, embers not associated with smoker's material	29	309,224		

Table 13: Fire Loss by Source of Ignition (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Igniting object – undetermined	1,067	$12,403,650	16	3
Incandescent lamp, light bulb (includes lantern, spotlight, flashlight, heat lamp)	3	3,491		
Individual air conditioning or dehumidifier	1	140,000		
Individual refrigeration unit	7	1,195,500		
Internal combustion engine, includes exhaust system (boat motor)	392	3,388,695		
Lamp	8	127,499		
Lawn mower	1			
Lighter	4	5,050		
Machinery, equipment, commercial and industrial (excludes appliances/equipment)	5	47,000		
Masonry chimney	1			
Match	2	69,000		
Match, lighter (not used in conjunction with smoking)	18	55,190		
Match, lighter – cannot be determined	319	1,958,596	6	1
Motor 1 H.P. and over (excludes air conditioning, refrigeration, washing machine, central heat, mowers)	3			
No igniting object (lightning)	34	1,740,133		
Open fire (campfire, bonfire, warning flare, rubbish fire, thawing fire)	144	301,782		
Open fired broiler, fixed type	1	10,000		
Open fired broiler, portable type includes barbecue	2	1,270		
Other electrical equipment – unclassified	11	23,648		
Other cooking unit (portable-hot plate, camp stove, toaster oven, wok, popcorn)	5	50,800		
Outside storage container, tank (exposure)	3			
Oven of stove, range	9	12,981		
Paint sprayer	1	65,000		
Panel board, switchboard (includes fuse, circuit breaker)	1	15,000		
Permanent electric wiring, cable (power line/junction box)	29	199,356		
Portable space heater (includes room heater, salamander)	18	472,287		
Radio, stereo, phonograph, tape recorder	1			

Table 13: Fire Loss by Source of Ignition (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Service water heater	4	$ 109,750		
Smoker's material/open flame – unclassified	11	123,635		
Smoker's material – cigar	1	2,100		
Smoker's material – cigarette	40	676,554	3	1
Smoker's material – lighter	16	93,820	5	
Smoker's material – match	9	283,250		
Smoker's material – cannot be determined	31	741,346	1	
Stationary space heater (wall furnace, unit heater)	9	178,000		
Stove, range, top burner area – involving fire in pan	21	24,000		
Stove, range, top burner area – involving fire in fryer/pot	51	491,161	5	
Stove, range, top burner area – involving other circumstances	19	143,500	1	
Switch, outlet (includes receptacle, socket)	5	204,000	1	
Television, picture receiving or reproducing equipment	1			
Temporary electric wiring, cable	6	235,700		
Toaster, waffle iron	1	3,200	1	2
Torch, other than cutting, welding	10	52,500	1	
Transformer	10	3,500		
Welding equipment	15	293,400		
Total	**2,963**	**$47,275,762**	**54**	**8**

Table 14: Fire Loss by Act or Omission

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Accident (for example, candle left burning)	35	$ 367,505	3	
Act or omission – cannot be determined	595	1,375,922		
Aircraft	1	45,000		
Asleep – suspected use of alcohol, drugs or medication	4	105,000	1	1
Automobile	3			
Animal	1			
Child playing with open flame	18	154,600	2	
Combustible placed too close to heat	16	572,750	1	
Construction/design/installation deficiency – undetermined	12	606,095		
Distracted, preoccupied	9			
Electrical short circuit/overloaded extension cord/failure	95	1,370,190	2	
Exposure from other fire	127	2,108,304		
Fireplace – screen not closed	1	29,000		
Fuel spilled accidentally	8	17,700	1	
Hot exhaust/catalytic converter caught grass or vehicle on fire	76	289,922	2	
Human failing – cannot be determined	67	1,309,490	5	
Ignorance of hazard (not clean, lack of maintenance/improper disposal cigarette)	55	1,587,746	1	
Improper fuelling technique	1	7,000		
Improper storage	1	500	1	1
Inadequate control of open fire	137	184,250	2	
Incendiary	246	2,852,019	2	
Incendiary – under 18 years of age	31	50,713		
Mechanical/electrical failure, malfunction – undetermined	526	17,517,795	4	
Miscellaneous – undetermined (lightning, truck too high for bridge)	362	10,853,526	11	2
Misuse of equipment – unclassified	7	10,000	2	
Misuse of material ignited – cannot be determined	10	231,113		
Misuse of source of ignition – cannot be determined	73	802,292	6	2
Overheated cooking oil, grease, wax	3			

Table 14: Fire Loss by Act or Omission (continued)

	No. of Fires	Total Dollar Loss	No. of Injuries	No. of Deaths
Part failure, leak, break	31	$ 392,479	2	
Part worn out (seized or overheated bearing)	116	1,625,872		
Physical or mental disability (suicide)	3	200	1	1
Rail vehicle	2			
Smoker's material	44	634,738	1	
Suspected faulty connections involving copper wiring	1	13,000		
Suspected impairment by use of alcohol, drugs or medication	9	168,356	1	
Suspicious	187	1,407,349	1	
Suspicious – under 18 years of age	8	36,000		
Temporary loss of judgement suspected (includes panic)	1	10,000		
Thawing	2	30,000		
Torch too close to ...	2	200,000	1	
Vehicle crash – cannot be determined	15	127,918	1	1
Welding or cutting too close to ...	22	181,418		
Total	**2,963**	**$47,275,762**	**54**	**8**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported Dollar Value	Adjusted Dollar Amount (2006 Dollars)
1987	$ 33,703,293.00	$ 53,876,364.38
1988	47,038,700.00	69,331,664.43
1989	46,066,565.00	67,591,563.74
1990	43,671,241.00	59,032,750.85
1991	38,707,867.00	51,688,687.04
1992	43,822,419.00	57,933,237.92
1993	37,032,957.00	47,531,620.54
1994	27,406,499.00	34,837,876.61
1995	25,492,885.00	31,526,280.61
1996	33,185,430.00	40,285,710.25
1997	47,468,264.00	56,893,059.84
1998	39,720,293.00	46,968,002.99
1999	46,214,767.00	53,734,320.12
2000	52,073,259.00	58,339,702.03
2001	57,020,496.00	62,608,883.48
2002	48,899,381.00	53,249,573.05
2003	40,498,775.00	42,626,895.34
2004	43,521,709.00	45,232,468.00
2005	46,446,191.00	47,394,789.45
2006	47,275,762.00	47,275,762.00

Figure F: Annual Losses Adjusted by Consumer Price Index (CPI)

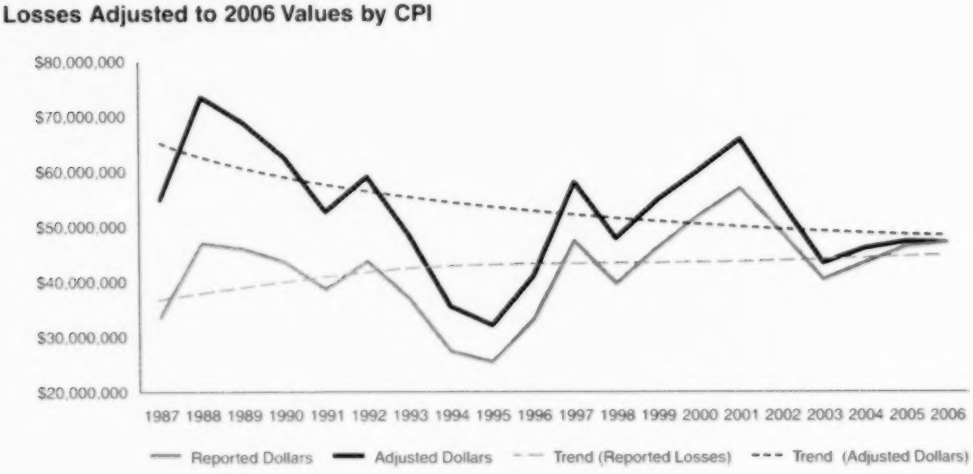


Figure G: 20-Year Fire Record – Number of Fires

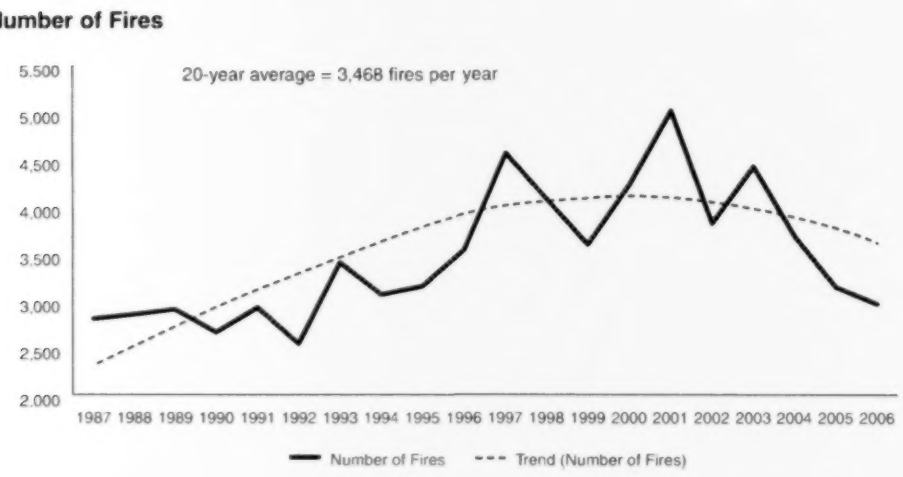


Figure H: 20-Year Fire Record – Property Loss (Non Adjusted)

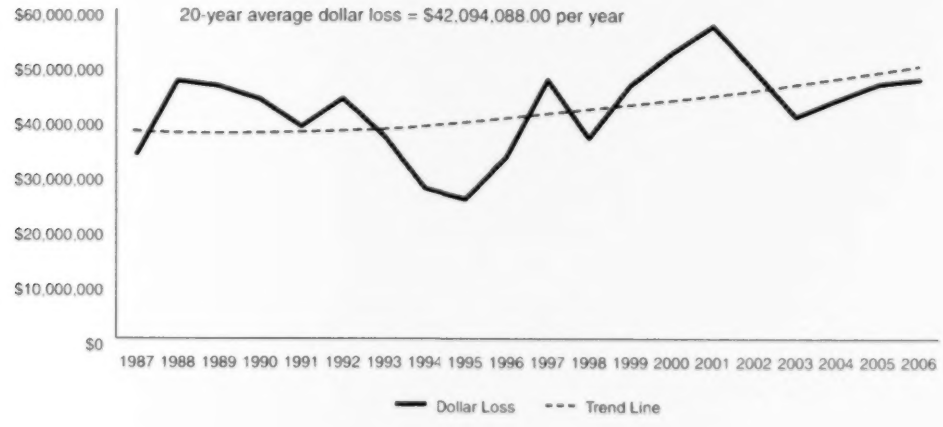


Table 16: Large Loss Fires over $250,000

Property Class	Act/Omission	Estimated Dollar Loss
Grain mill products manufacturing	Mechanical/electrical failure, malfunction – undetermined	$13,000,000
Chemicals, petroleum, paints, plastics – unclassified	Mechanical/electrical failure, malfunction – undetermined	10,000,000
Animal, cattle barn, other livestock barn	Mechanical/electrical failure, malfunction – undetermined	6,550,000
Agricultural products bulk storage	Undetermined	5,880,000
Motor vehicle sales (including farm implements)	Mechanical/electrical failure, malfunction – undetermined	5,240,248
Education facility	Undetermined	4,999,168
Ice rink, curling rink enclosed	Mechanical/electrical failure, malfunction – undetermined	3,034,355
Cow, cattle & pig production facility	Welding or cutting too close	2,500,000
Basic nonferrous metals manufacture	Mechanical/electrical failure, malfunction – undetermined	2,400,000
Apartment tenement flat	Incendiary	2,066,947
Shed (includes implement shed, garden)	Undetermined	2,000,000
Lumberyards building materials	Inadequate control of open fire	2,000,000
Cow, cattle & pig production facility	Suspicious	1,773,139
Sawmill, planing mill, wood products	Welding or cutting too close	1,722,000
Motor vehicle sales and service	Undetermined	1,700,000
Hardware store	Undetermined	1,600,000
College, university	Undetermined	1,600,000
Vehicles and related equipment	Mechanical/electrical failure, malfunction – undetermined	1,500,000
Sawmill, planing mill, wood products	Mechanical/electrical failure, malfunction – undetermined	1,500,000
Poultry egg production	Undetermined	1,500,000
Education facility	Incendiary	1,400,000
Elevators, grain, commercial	Mechanical/electrical failure, malfunction – undetermined	1,250,000
Cow, cattle & pig production facility	Smoker's material	1,250,000
Elevators, grain, commercial	Incendiary	1,113,000
Animal, cattle barn, other livestock barn	Undetermined	1,000,000
Mineral materials cement, lime gypsum	Part worn out, seized or overheated bearing	1,000,000

Table 16: Large Loss Fires over $250,000 (continued)

Property Class	Act/Omission	Estimated Dollar Loss
Petroleum/gas well, reservoir, batteries site	Mechanical/electrical failure, malfunction – undetermined	$ 1,000,000
Bridge overpass trestle	Inadequate control of open fire	1,000,000
Petroleum/gas well, reservoir, batteries site	Undetermined	1,000,000
Arena, stadium, amusement tent	Mechanical/electrical failure, malfunction – undetermined	1,000,000
Apartment tenement flat 20+ units	Incendiary – under 18 years of age	1,000,000
Church, chapel	Suspicious	951,750
Bridge overpass trestle	Undetermined	930,000
Animal, cattle barn, other livestock barn	Combustible placed too close to heat	912,200
Animal, cattle barn, other livestock barn	Installed too close to combustible	900,000
Warehouse	Undetermined	900,000
Cow, cattle & pig production (excludes milk processing)	Incendiary – under 18 years of age	882,000
Industrial manufacturing properties – unclassified	Electrical short circuit/overloaded extension cord/failure	877,000
Motor vehicle repair garage, paint shop	Undetermined	872,750
Basic metal products manufacture	Welding or cutting too close	800,000
Restaurant	Mechanical/electrical failure, malfunction – undetermined	800,000
Animal, cattle barn, other livestock barn	Misuse of source of ignition	800,000
Farm facility – unclassified	Undetermined	800,000
Animal, cattle barn, other livestock barn	Part failure, leak, break	775,000
Apartment tenement flat – one or two unit with business	Undetermined	750,000
Construction equipment	Misuse of source of ignition	715,000
Lumberyards building materials	Misuse of equipment	702,995
Hardware store	Mechanical/electrical failure, malfunction – undetermined	700,500
Animal, cattle barn, other livestock barn	Human failing – cannot be determined	700,000
Restaurant	Other installation deficiency	685,000

Table 16: Large Loss Fires over $250,000 (continued)

Property Class	Act/Omission	Estimated Dollar Loss
Animal, cattle barn, other livestock barn	Undetermined	$ 657,625
Warehouse	Torch too close to ...	650,000
Office – unclassified	Undetermined	635,000
Ballroom gymnasium, community hall	Other installation deficiency	630,000
Hotel, inn, lodge – year-round use	Undetermined	600,000
Semi-trailer truck	Part failure, leak, break	600,000
Cow, cattle & pig production facility	Mechanical/electrical failure, malfunction – undetermined	600,000
Warehouse	Mechanical/electrical failure, malfunction – undetermined	600,000
Cow, cattle & pig production facility	Undetermined	599,936
Motor vehicle repair garage, paint shop	Mechanical/electrical failure, malfunction – undetermined	582,000
Dwelling (one-family)	Incendiary	560,000
Hotel, inn, lodge	Ignorance of hazard	557,000
Hotel, inn, lodge	Undetermined	555,000
Restaurant	Undetermined	540,000
Restaurant	Undetermined	510,000
Mercantile miscellaneous	Incendiary	500,000
Sawmill, planing mill, wood products	Mechanical/electrical failure, malfunction – undetermined	500,000
Motor vehicle sales (including farm implements)	Human failing – undetermined	500,000
Basic industrial chemicals	Undetermined	500,000
Industrial truck forklift, garbage truck	Mechanical/electrical failure, malfunction – undetermined	500,000
Storage properties – unclassified	Undetermined	500,000
Food, beverage sale – unclassified	Mechanical/electrical failure, malfunction – undetermined	500,000
Dwelling (one-family)	Mechanical/electrical failure, malfunction – undetermined	500,000

Table 17: Property at Risk versus Claims Paid

Adjuster/Insurance Company	No. of Fires	No. of Deaths	No. of Injuries	Dollar Property at Risk	Dollar Estimated Damage
No insurance report filed	1,610	2	40	$ 98,202,247	$ 6,451,017
All Claims General Insurance Adjusters	16			1,014,319,300	487,400
American Home Insurance	2			180,000	180,000
Axa Pacific Insurance Company	1			35,000	35,000
CDI Adjusters	2			6,000	6,000
Co-operators	75			10,019,845	2,147,847
Dahlman Adjusters	3			371,000	63,000
Factory Mutual	1			2,360,000	500
Federated Insurance Company	2			5,500,000	1,715,000
Gateway Adjusters	2			2,200,000	24,400
Germania Mutual Insurance Company	7			115,500	125,000
Grain Insurance	5			2,975,000	348,500
Insurance Associated	7		1	178,500	35,500
Lloyds of London	3			935,000	265,000
Lombard General Insurance	1			625,000	635,000
Marsh & McLennan	1			29,540,000	60,000
Mennonite Mutual Insurance	14			2,442,500	2,174,437
Portage La Prairie	9			509,500	148,500
Qu'Appelle Agencies	1			30,000	1,000
Royal Insurance Company	2			23,000	18,000
Saskatchewan Mutual Incorporated	32	1	3	3,767,586	744,675
SGI	922	4	7	41,536,046	24,578,194
Wawanesa	245	1	3	16,633,505	7,031,792
Total	**2,963**	**8**	**54**	**$ 1,232,504,529**	**$ 47,275,762**